

Certificate Number: 16339-PAM-DE-039089936

Bankruptcy Case Number: 19-04417



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 21, 2024, at 2:24 o'clock PM EST, Lorie Valley completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 21, 2024 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor